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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/627,033	07/24/2003	John Gavan	COS94041C1	3709
25537 VERIZON	7590 03/12/200	1	EXAMINER	
PATENT MAN	NAGEMENT GROUP	AGWUMEZIE, CHARLES C		
SUITE 500	THOUSE ROAD		ART UNIT	PAPER NUMBER
	VA 22201-2909		3621	
	•		NOTIFICATION DATE	DELIVERY MODE
			03/12/2007	ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

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## Advisory Action Before the Filing of an Appeal Brief

Application No.	Applicant(s)
10/627,033	GAVAN ET AL.
Examiner	Art Unit
Charlie C. Agwumezie	3621

•	Charlie C. Agwumezie	3621	
The MAILING DATE of this communication ap	pears on the cover sheet with the	correspondence addre	9SS
THE REPLY FILED <u>26 February 2007</u> FAILS TO PLACE THI			
1.  The reply was filed after a final rejection, but prior to or this application, applicant must timely file one of the foll places the application in condition for allowance; (2) a la Request for Continued Examination (RCE) in compliatime periods:	on the same day as filing a Notice of owing replies: (1) an amendment, aft Notice of Appeal (with appeal fee) in	Appeal. To avoid aban fidavit, or other evidence compliance with 37 CF	e, which R 41.31; or (3)
a) The period for reply expires 3 months from the mailing date of this no event, however, will the statutory period for reply expire Examiner Note: If box 1 is checked, check either box (a) TWO MONTHS OF THE FINAL REJECTION. See MPER Extensions of time may be obtained under 37 CFR 1.136(a). The data have been filed is the date for purposes of determining the period of under 37 CFR 1.17(a) is calculated from: (1) the expiration date of the set forth in (b) above, if checked. Any reply received by the Office lamay reduce any earned patent term adjustment. See 37 CFR 1.704 NOTICE OF APPEAL	s Advisory Action, or (2) the date set forth e later than SIX MONTHS from the mailin or (b). ONLY CHECK BOX (b) WHEN TH 7706.07(f). Ite on which the petition under 37 CFR 1. extension and the corresponding amount e shortened statutory period for reply origonal ter than three months after the mailing date.	ng date of the final rejection FIRST REPLY WAS FILE 136(a) and the appropriate of the fee. The appropriate inally set in the final Office	n. LED WITHIN e extension fee te extension fee e action; or (2) as
2. The Notice of Appeal was filed on A brief in confiling the Notice of Appeal (37 CFR 41.37(a)), or any example a Notice of Appeal has been filed, any reply must be filed. AMENDMENTS	tension thereof (37 CFR 41.37(e)), to	o avoid dismissal of the	of the date of appeal. Since
amenoment is  The proposed amendment(s) filed after a final rejection  (a) ∑ They raise new issues that would require further  (b) ☐ They raise the issue of new matter (see NOTE be  (c) ☐ They are not deemed to place the application in tappeal; and/or	consideration and/or search (see NO elow);	TE below);	
(d) They present additional claims without canceling NOTE: (See 37 CFR 1.116 and 41.33(a	)).	•.	
4. The amendments are not in compliance with 37 CFR 1 5. Applicant's reply has overcome the following rejection 6. Newly proposed or amended claim(s) would be	(s):		•
non-allowable claim(s).  7. For purposes of appeal, the proposed amendment(s): how the new or amended claims would be rejected is p The status of the claim(s) is (or will be) as follows: Claim(s) allowed:		ill be entered and an ex	planation of
Claim(s) objected to: Claim(s) rejected: 1-3, 5-33, and 35-66. Claim(s) withdrawn from consideration: AFFIDAVIT OR OTHER EVIDENCE			
<ol> <li>The affidavit or other evidence filed after a final action, because applicant failed to provide a showing of good was not earlier presented. See 37 CFR 1.116(e).</li> </ol>	and sufficient reasons why the affida	vit or other evidence is	necessary and
<ol> <li>The affidavit or other evidence filed after the date of filing entered because the affidavit or other evidence failed to showing a good and sufficient reasons why it is necess</li> </ol>	o overcome <u>all</u> rejections under appe ary and was not earlier presented. S	eal and/or appellant fails See 37 CFR 41.33(d)(1)	s to provide a ).
10. The affidavit or other evidence is entered. An explana REQUEST FOR RECONSIDERATION/OTHER			
11. The request for reconsideration has been considered See Continuation Sheet.		in condition for allowan	ce because:
12. ☐ Note the attached Information Disclosure Statement(s 13. ☐ Other:	(). (P10/SB/08) Paper No(s)	•	
· •	ANDREW J. FISCHER SUPERVISORY PATENT EXAMINED	Charlie C.L. Agwum Patent Examiner Art Unit 3621	ezie

TECHNOLOGY CENTER 3600

Continuation of 11. does NOT place the application in condition for allowance because: The proposed amendments will not be enetered because the raise new issues such as in

claim 1: determining whether the system is a credit card system or a debit card system; ...the determination of ...

These amendments raise new issues that would require further searches and/or consideration and therefore will not be entered